# **EXHIBIT 5**

Lewis E Keener 18535 Michaelangelo Dr Dallas, TX 75287

January 30, 2020

Bank of America P O Box 851001 Dallas, TX 75285-1001

Re: Account

-079

I am writing to you regarding a dispute of charges on this account that we have been told is being researched.

Here are the charges in question:

11/17 Slydepay 845.07

11/17 Immo Sarl 4,389.31

11/17 rexinternational.net 5,910.15

11/17 rexinternational.net 5j910.15

These charges total 17,054.68

I have called 3 times about these charges and even though the charges are in research, I would like to send you a written statement for our records.

On the October 23, 2019 statement you can see printed there that the credit limit on this account was \$5,000.00. I did not request a credit increase, but on the November 23, 2019 statement the credit line shows \$17,500.00. Evidently it was changed before these charges were accepted on the account. After the phone calls and the dispute of charges, the credit line was changed again. On the December 23, 2019 statement it shows \$5,400.00.

I was contacted in November, 2019, to verify the charges and immediately dalled and stated these were not my charges.

I looked online to identify the vendors involved. It appears these charges were made for 2 international air flights and an international hotel. I have not traveled by air to an international destination for many years. I am a senior adult on a fixed income. I am a disabled veteran with multiple health issues. I am not able to travel long distances. It is preposterous to think these charges were made by me.

I believe that is was Bank of America's error to accept these charges when they are 12,000 over the credit limit on this account. I thinkit is harmful to my credit rating to keep these charges on my account.

I would appreciate an update on the research into these charges and I would especially like for you to remove them from my balance as soon as possible. The January 23, 2020, statement shows a payment is due and that the account is past due. I have a very good credit rating and I do not want my credit rating to be adversely affected because of this error. I am Innocent of any wrong-doing.

Thank you in advance for a prompt response.

Sincerely,





88 0127 N 867 954 12 24813 #001 AB 0.412

 Customer Service Information:

www.bankofamerica.com
1.800.552.7302
TTY: 1.800.346.3178
Mail billing inquiries to:
Bank of America
P.O. Box 982234
EI Paso TX 79998-2234
Mail payment to:
Bank of America
P.O. Box 851001

Dallas TX 75285-1001

#### **Account Summary**

Previous Balance	\$17,054.68
Payments and Other Credits	\$0.00
Purchases and Adjustments	\$0.00
Fees Charged	\$28.00
Interest Charged	\$0.00
New Balance Total	\$17,082.68
Total Credit Line	: \$17,500.00
Total Credit Available	\$417.32
Cash Credit Line	\$5,400.00
Portion of Credit Available	•
for Cash	\$417.32
Statement Closing Date	01/23/2020
Days in Billing Cycle	31

## Payment Information

New Balance Total Current Payment Due Past Due Amount		\$17,082.68 \$198.00 
Total Minimum Payment Du	e	\$368.00 02/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39.00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you
longer to pay off your balance. For example:

If you make no additional charges using this card and each month you pay	ba	You will payoff the lance shown on this tatement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment		29 years	\$39,129.00
\$603.00		36 months	\$21,708.00 (Savings = \$17,421.00)

If you would like information about credit counseling services, call 866.300.5238.

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BANK OF AMERICA P.O. BOX 851001 DALLAS TX 75285-1001

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LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 0792

Account Number: 0792

New Balance Total \$17.082.68

Total Minimum Payment Due \$368.00

Payment Due Date 02/20/2020

Enter payment amount \$

For change of address/price number, see reverse side.

Make your payment online a www.bankofamence.com or

Mail this coupon along with your check payable to: Bank of America



## Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
01/20	01/21	Fees LATE FEE FOR PAYMENT DUE TOTAL FEES FOR THIS P	ERIOD	0792	28.00	\$28.00
		Interest Charged				
01/23	01/23	INTEREST CHARGED ON PURCH	ASES		0.00	
01/23	01/23	INTEREST CHARGED ON BALAN	E TRANSFERS		0.00	
01/23	01/23	INTEREST CHARGED ON DIR DE	%CHK CASHADV		0.00	
01/23	01/23	INTEREST CHARGED ON BANK	ASH ADVANCES		0.00	
		TOTAL INTEREST CHARG	ED FOR THIS PERIOD			\$0.00

Total fees charged in 2020	\$28.00
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#### Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Promotiona Percentage Transaction Rate Type		Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate		Interest Charges by Transaction Type	
	16.24%V				5	0.00	\$	0.00
Balance Transfers	16.24%V				5	0.00	5	0.00
Direct Deposit and Check Cash Advances	21.49%V				\$	0.00	5	0.00
Bank Cash Advances	26.49%V				\$	0.00	5	0.00

APR Type Definitions Daily Interest Rate Type: V~ Variable Rate (rate may vary)

## Important Messages

You're a valued customer and we want you to know that we haven't received your current payment due. Please send your payment due today. If you've already mailed it, thank you.





www.bankofamerica.com

LL 1212 315 576 LEWIS E KEENER SR 18535 MICHAELANGELO DR DALLAS TX 75287-3324 26475 #@01 AB 0.412

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December 10, 2019

Account number ending in: 1801

Lewis E Keener Sr: unfortunately, we're unable to approve your recent fraud claim.

Our research included the information you provided with your claim, your account history, and if available, information from the merchant, such as a signed receipt or contract. We confirmed the following:

- We confirmed the charge(s) was made using one of your verified devices, like a cell phone or tablet.

#### What's Next

- Any temporary credits applied to your account will be removed.
  You'll see it on your monthly statement, along with any additional charges or fees you owe.
- If your account was past due at the time of your claim, and no payments were made, it will return to that same status.
- Please continue to make the required payments on your account.

If you have new or additional information that wasn't provided earlier, please submit to PO Box 982237, El Paso, TX 79998 or call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

Thank you for your patience while we researched your claim.



*Alaska*. Mileage Plan

SS 1227 N 678 698 1

26319 #@01 AB 0.412



Customer Service Information: www.bankofamerica.com 1.800.552.7302 TTY: 1.800.346.3178 Mail billing inquiries to: Bank of America P.O. Box 982234 El Paso TX 79998-2234 Mail payment to: Bank of America P.O. Box 851001 Dailas TX 75285-1001

November 24 - December 23, 2019 Account# 2009 0792

#### **Account Summary**

**(31)** 

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$362.90 -\$362.90 \$17,054.68 \$0.00 \$0.00
New Balance Total	\$17,054.68
Total Credit Line	\$17,500.00
Total Credit Available	\$445.32
Cash Credit Line	\$5,400.00
Portion of Credit Available	i :
for Cash	\$445.32
Statement Closing Date	12/23/2019
Days in Billing Cycle	. 30

## Payment Information

New Balance Total	\$17,054.68
Current Payment Due	\$170.00
Total Minimum Payment Due	\$170.00
Payment Due Date	01/20/2020

Late Payment Warning: If we do not receive your Total Minimum
Payment by the date listed above, you may have to pay a late fee of up to
\$39,00 and your APRs may be increased up to the Penalty APR of 29.99%.
Total Minimum Payment Warning: If you make only the Total Minimum
Payment each period, you will pay more in interest and it will take you longer to pay off your balance. For example:

if you make no additional charges using this card and each month you pay	You will payoff the balance shown on this statement in about	And you will end up paying an estimated total of
Only the Total Minimum Payment	29 years	\$39,338.00
\$602.00	36 months	\$21,672.00 (Savings = \$17,666.00)

If you would like information about credit counseling services, call 866,300.5238.

53 10 P 9 2 **BANK OF AMERICA** Account Number: 0792 P.O. BOX 851001 **DALLAS TX 75285-1001** \$17,054.68 New Balance Total <u> Արլլիիուիկ Որձրքննահայիզներին ներագիրերին առևայինիչին</u> Total Minimum Payment Due \$170.00 Payment Due Date 01/20/2020 Enter payment amount **LEWIS E KEENER SR** 18535 MICHAELANGELO DR DALLAS TX 75287-3324 For change of address/ghone number, see reverse side. Make your payment online at www.bankofamenca.com or Mail this coupen along with your check payable to: Bank of America

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#### Transactions

Transaction Date	Posting Date	Description		Reference Number	Account Number	Amount	Total
12/04	12/04	Payments and Other Credits PAYMENT - THANK YOU		9981	0792		
12704	12/04		OTHER CREDITS FOR THIS PERIOD	12000000	0/92	-362.90	-\$362.90
		Purchases and Adjustments					
11/17	12/10	FRAUD DISPUTE		4000	0792	845.07	
11/17	12/10	FRAUD DISPUTE		0610	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE		9605	0792	5,910.15	
11/17	12/10	FRAUD DISPUTE		4100	0792	4,389.31	
		TOTAL PURCHASES AND	ADJUSTMENTS FOR THIS PERIOD		9001.00010		\$17,054.68
		Interest Charged					
12/23	12/23	INTEREST CHARGED ON PURCH	ASES			0.00	
12/23	12/23	INTEREST CHARGED ON BALAN	CE TRANSFERS			0.00	
12/23	12/23	INTEREST CHARGED ON DIR DE	P&CHK CASHADV			0.00	
12/23	12/23	INTEREST CHARGED ON BANK	ASH ADVANCES			0.00	
		TOTAL INTEREST CHARG	ED FOR THIS PERIOD				\$0.00

2019 Totals Year-to-Date	
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account.

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Balance Subject to Interest Rate		Interest Charges by Transaction Type	
Purchases					5	0.00	\$	0.00
Balance Transfers	16.24%V				5	0.00	5	0.00
Direct Deposit and Check Cash Advances	21.49%V				5	0.00	\$	0.00
Bank Cash Advances	26.49%V				\$	0.00	5	0.00

APR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)



**Alaska.** Mileage Plan

88 1127 N 781 801 12 06749 #941 AB 0.412

LEWIS E KEENER SR 1853S MICHAELANGELO DR DALLAS TX 75287-3324

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Customer Service information: www.bonkefamerica.com

1.800.552.7302
TTY: 1.800.346.3178
Mall billing inquiries to:
Bank of America
P.O. Box 982234
El Paso TX 79998-2234
Mall payment to:
Bank of America
P.O. Box 851001
Dallas TX 75285-1001

October 24 - November 23, 2019 Account# 4 0792

#### **Account Summary**

Previous Balance Payments and Other Credits Purchases and Adjustments Fees Charged Interest Charged	\$323.44 -\$17.378.12 \$17.417.58 \$0.00 \$0.00
New Balance Total	\$362.90
Total Credit Line	\$ 7.500.00
Total Credit Available	\$ 7,137.10
Cash Credit Line	\$5,400.00
Portion of Credit Available	
for Cash	\$5,400.00
Statement Closing Date	1 /23/2019
Days in Billing Cycle	31

#### Payment Information

New Balance Total Current Payment Due			\$362.90 \$25.00
Total Minimum Payment Du Payment Due Date	e		\$25.00 12/20/2019
Late Payment W Payment by the c \$39.00 and your Total Minimum Payment each per longer to pay off	12/	<b>4180</b> 2019	e of up to of 29.99%. Minimum e you
If you make no a charges using the same and each month.	ahk	of America 0792	l end up ≰imated of
Only the Tot AMOUNT Minimum Payrr	5	362.90	20
if you would like MEMO	П		es, cali
866.300.5238. CATEG. E	φĄ	Alaska Air 0792	
ACCT. F	Po	perity Bank	
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#### Transactions

Transaction Date	Posting Date	Description	Reference Number	Account Number	Amount	Total
11/05	11/05	Payments and Other Credits				
11/17		PAYMENT - THANK YOU	2465	1801	-323.44	
	11/20	FRAUD DISPUTE	9605	0792	-5,910.15	
11/17	11/20	FRAUD DISPUTE	4100	0792	-4.389.31	
11/17	11/20	FRAUD DISPUTE	0610	0792	-5.910.15	
11/17	11/20	FRAUD DISPUTE	4000	0792	-845.07	
TOTAL PAYMENTS AND OTHER CREDITS FOR THIS PERIOD					-\$17,3	378.12
11/02	11/04	Purchases and Adjustments HEALTHY*BACK INSTITUTE 800-216-4908 TX	2017			
11/02	11/04	PAYPAL 'AFA-DALLAS 402-935-7733 CA	7817 5817	1801	49.95	
11/14	11/15	PSV*Oxford Communiqu 877-6539124 MD	4842	1601	25.00 287.95	
11/17	11/19	SLYDEPAY ACCRA 4,620,00 GHS	4000	1801	845.07	
11/17	11/19	IMMO SARL OUAGADOUGOU 2.596,000 XOF	4100	1801	4,389.31	
11/17	11/19	rexinternational.net https://rexin 500,000.00 BDT	0510	1601	5.910.15	
11/17	11/19	rexinternational.net https://rexin 500,000.00 BDT	9605	1801	5,910.15	
		TOTAL PURCHASES AND ADJUSTMENTS FOR THIS PERIOR	0		\$17,4	17.58
13/22	11.22	Interest Charged				
1 1/23 1 1/23	11/23	INTEREST CHARGED ON PURCHASES			0.00	
	11/23	INTEREST CHARGED ON BALANCE TRANSFERS			0.00	
	11/23	INTEREST CHARGED ON DIR DEPACHK CASHADV			0.00	
11/23	11/23	INTEREST CHARGED ON BANK CASH ADVANCES			0.00	
		TOTAL INTEREST CHARGED FOR THIS PERIOD				\$0.00

2019 Tatals Year-to	-Date
Total fees charged in 2019	\$0.00
Total interest charged in 2019	\$0.00

## Interest Charge Calculation

Your Annual Percentage Rate (APR) is the annual interest rate on your account

Type of Balance	Annual Percentage Rate	Promotional Transaction Type	Promotional Offer ID	Promotional Rate End Date	Bala Subj Inter Rate	ect to est		ges by saction
Purchases	16.49%5V			111	5	0.00	ς	0.00
Balance Transfers	16.49%V				5	0.00	-	0.00
Direct Deposit and Check Cash Advances	21.74%V				5	0.00	5	0.00
Bank Cash Advances	26.74%V				5	0.00	\$	0.00

AFR Type Definitions Daily Interest Rate Type: V= Variable Rate (rate may vary)





www.bankofamerica.com

LL 1130 017 851 LEVIS R REENER SR 18698 MICHARLANGRLO DR DALLAS TX 75287-8824

41506 j#801 AB 0.412

November 26, 2019

Account ending in: 1801

Lewis E Keener Sr:

We've issued a temporary credit for \$17,054.68 while we conduct our research.

What you can expect

- You'll see the temporary credit on your next statement.

  Due to the extensive research required to resolve your claim, it may take some time before we're able to inform you of the final result.
- We'll contact you once we've resolved your inquiry.
- If it's determined through our research that the transaction(s) is valid, the temporary credit we applied to your account may be reversed.

We're here to help We appreciate the opportunity to serve your financial needs. If you have questions, please call us at 800.472.7970, Monday through Friday, 8 a.m. to 7 p.m. Eastern.

722 POTO 1-1 18-RY

#### keen.deak@verizon.net

From: Bank of America <billpay@billpay.bankofamerica.com>

Sent: Monday, February 24, 2020 7:56 PM

To: keen.deak@verizon.net

Subject: You have a new e-Bill from Bank of America Credit Card

Importance: High

## **Bill Pay Alert**

## Bank of America 🐡

You have a new e-Bill from Bank of America Credit Card - Alaska Airlines:

Bankel America

 Due Date:
 03/20/2020

 Minimum Amount Due:
 \$ 674.00

 Amount Due:
 \$ 674.00

 Account Balance:
 \$ 17,276.88

View and Pay This e-Bill

#### Please do not reply to this email.

#### Contact us about this email

If you have any questions, please either call the phone number on your account statement or use the <u>Contact Us</u> page, so we can properly verify your identity.

#### **Email Preferences**

This is a service email from Bank of America. Please note that you may receive service email in accordance with your Bank of America service agreements, whether or not you elect to receive promotional email.

#### **Privacy and Security**

Keeping your financial information secure is one of our most important responsibilities. For an explanation of how we manage customer information, please read our <u>Privacy Policy</u>. You can also learn how Bank of America keeps your <u>personal information secure</u> and how you can help protect yourself.

Case 4:21-cv-00810-SDJ-CAN Document 1-6	-6 Filed 10/08/21 Page 13 of 13 PageID #: 49	
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Bank of America, N.A. Member FDIC. <u>Equal Housing</u> ©2020 Bank of America Corporation. All rights reser		
Please do not delete this section. Email_ID:#020238143402422019793_		